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PTO/SB/21 (12-97)  
Approved for use through 9/30/00. OMB 0651-0031  
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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# TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Application Number	08/928,559
Filing Date	09/12/97
First Named Inventor	Fraser, et-al
Group Art Unit	2771
Examiner Name	Not Assigned
Attorney Docket Number	IMX-001

Total Number of Pages in This Submission

#

## ENCLOSURES (check all that apply)

<input checked="" type="checkbox"/> Fee Transmittal Form	<input checked="" type="checkbox"/> Assignment Papers (for an Application)	<input type="checkbox"/> After Allowance Communication to Group
<input checked="" type="checkbox"/> Fee Attached	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input type="checkbox"/> Amendment / Response	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition Routing Slip (PTO/SB/69) and Accompanying Petition	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> To Convert a Provisional Application	<input type="checkbox"/> Status Letter
<input checked="" type="checkbox"/> Extension of Time Request	<input checked="" type="checkbox"/> <u>Power of Attorney</u> Revocation	<input checked="" type="checkbox"/> Additional Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Change of Correspondence Address	Declaration of Inventor
<input type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Terminal Disclaimer	Copy of Notice of Missing Parts
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input checked="" type="checkbox"/> Small Entity Statement	Return Postcard
<input checked="" type="checkbox"/> Response to Missing Parts/ Incomplete Application	<input type="checkbox"/> Request for Refund	
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	Remarks	

## SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

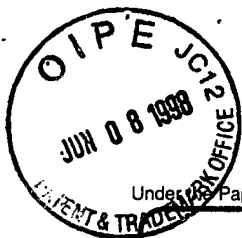
Firm or Individual name	Steven A. Swernofsky
Signature	<i>Steven A. Swernofsky</i> 33,040 (REG. No.)
Date	June 7, 1998

## CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on this date: June 7, 1998

Typed or printed name	Arlette Malhas		
Signature	<i>Arlette Malhas</i>	Date	June 7, 1998

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



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PTO/SB/17 (12-97)

Approved for use through 9/30/00. OMB 0651-0032

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

## FEE TRANSMITTAL

Note: Effective October 1, 1997.  
Patent fees are subject to annual revision.

TOTAL AMOUNT OF PAYMENT (\$)1,173

### Complete if Known

Application Number	08/928,559
Filing Date	09/12/97
First Named Inventor	Fraser, et al
Group Art Unit	2771
Examiner Name	Not Assigned
Attorney Docket Number	IMX-001

### METHOD OF PAYMENT (check one)

1. ☒ The Commissioner is hereby authorized to charge indicated fees and credit any over payments to:

Deposit Account Number 50-0365  
Deposit Account Name Steven A. Swernofsky Law Offices

- ☒ Charge Any Additional Fee Required Under 37 CFR 1.16 and 1.17 ☐ Charge the Issue Fee Set in 37 CFR 1.18 at the Mailing of the Notice of Allowance

2. ☒ Payment Enclosed:  
☒ Check ☐ Money Order ☐ Other

### FEE CALCULATION

#### 1. FILING FEE

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
101 790	20 395	Utility filing fee	395.00
106 330	206 165	Design filing fee	
107 540	207 270	Plant filing fee	
108 790	208 395	Reissue filing fee	
114 150	214 75	Provisional filing fee	

SUBTOTAL (1) (\$)395.00

#### 2. CLAIMS

Total Claims	Extra	Fee from below	Fee Paid
38 - 20 = 18	X	11	198
Independent Claims 2 - 3 =	X	0	0
Multiple Dependent Claims -	X	-	-

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description
103 22	202 41	Claims in excess of 20
102 82	202 41	Independent claims in excess of 3
104 270	204 135	Multiple dependent claim
109 82	209 41	Reissue independent claims over original patent
110 22	210 11	Reissue claims in excess of 20 and over original patent

SUBTOTAL (2) (\$)198.00

### FEE CALCULATION (continued)

#### 3. ADDITIONAL FEES

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
105 130	205 65	Surcharge - late filing fee or oath	65
127 50	227 25	Surcharge - late provisional filing fee or cover sheet	
139 130	139 130	Non-English specification	
147 2,520	147 2,520	For filing a request for reexamination	
112 920*	112 920*	Requesting publication of SIR prior to Examiner action	
113 1,840*	113 1,840*	Requesting publication of SIR after Examiner action	
115 110	215 55	Extension for reply within first month	
116 400	216 200	Extension for reply within second month	
117 950	217 475	Extension for reply within third month	475
118 1,510	218 755	Extension for reply within fourth month	
128 2,060	228 1,030	Extension for reply within fifth month	
119 310	219 155	Notice of Appeal	
120 310	220 155	Filing a brief in support of an appeal	
121 270	221 135	Request for oral hearing	
138 1,510	138 1,510	Petition to institute a public use proceeding	
140 110	240 55	Petition to revive - unavoidable	
141 1,320	241 660	Petition to revive - unintentional	
142 1,320	242 660	Utility issue fee (or reissue)	
143 450	243 225	Design issue fee	
144 670	244 335	Plant issue fee	
122 130	122 130	Petitions to the Commissioner	
123 50	123 50	Petitions related to provisional applications	
126 240	126 240	Submission of Information Disclosure Stmt	40
581 40	581 40	Recording each patent assignment per property (times number of properties)	
146 790	246 395	Filing a submission after final rejection (37 CFR 1.129(a))	
149 790	249 395	For each additional invention to be examined (37 CFR 1.129(b))	

Other fee (specify) \_\_\_\_\_

Other fee (specify) \_\_\_\_\_

\* Reduced by Basic Filing Fee Paid

SUBTOTAL (3) (\$)580.00

### SUBMITTED BY

Typed or Printed Name Steven A. Swernofsky

Signature Steven A. Swernofsky

Date June 8, 1998

### Complete (if applicable)

Reg. Number 33,040

Deposit Account User ID 50-0365

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



#3

IMX-001

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Fraser, et al

Serial No. 08/928,559

Filed: 09/12/97

For: Interactive Mortgage and Loan  
Information and Real-Time Trading  
System

Art Unit: 2771

Examiner: Not Assigned

Tel:

Notice Mailed: June 8, 1998

## CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited  
with the United States Postal Service with sufficient  
postage as Express Mail No. EI924751445US, in an  
envelope addressed to:

Assistant Commissioner for Patents  
BOX ASSIGNMENT  
Washington, D.C. 20231

on June 8, 1998  
Date

*Arlette Malhas*  
Arlette Malhas

**RESPONSE TO NOTICE TO FILE MISSING PARTS**

Honorable Assistant Commissioner  
for Patents  
BOX ASSIGNMENT  
Washington, D.C. 20231

Dear Sir:

Responsive to the Notice to File Missing Parts dated January 30, 1998  
please find enclosed herewith:

1. Declaration executed by the inventors;
2. Copy of executed assignments by the inventors to assignee IMX

Mortgage Exchange

3. Power of Attorney executed by an officer of assignee IMX Mortgage  
Exchange;

4. Verified Statement Claiming Small Entity Status;
5. Check in the amount of \$460 for filing fee and surcharge for

assignee as a small entity calculated as follows:

Basic filing fee 201 Fee Code [201]:	\$395
Surcharge 205 Fee Code [205]	\$ 65
[Any Claims over 20] 203 Fee Code [203]	\$198
[Indep Claims over 3] 202 Fee Code [202]	\$ 0
<u>TOTAL:</u>	<u>\$658</u>

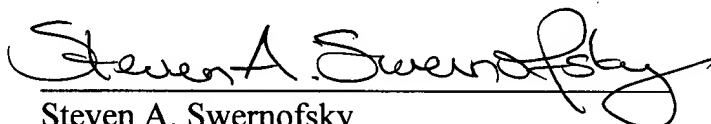
6. Request for Extension of Time to Respond of 3 months
7. Check in the amount of \$475, per Fee Code [217], for the Request

for Extension of Time;

8. Check in the amount of \$40.00 for recordation of assignment — Fee Code 581;
9. Copy of Notice to File Missing Parts; and
10. Return postcard.

Respectfully submitted,

Dated: June 8, 1998

  
Steven A. Swernofsky  
Reg. No. 33,040

The Law Offices of  
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